



## Bad CIBIL Loan App List

CIBIL Score    Personal Loan

# Bad CIBIL Loan App List

 By admin     September 17, 2025

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Getting a loan with a bad CIBIL score can feel like an impossible task. In India, banks and NBFCs usually prefer applicants with a score above 700. However, many genuine loan apps in India provide financial support to borrowers even with low or poor credit history. These apps often offer quick

disbursals, minimal documentation, and flexible repayment plans.

We present a detailed **Bad CIBIL Loan App List** in India, highlighting key features, benefits, risks, and insights on 7-day loan apps for low CIBIL scores to meet short-term urgent needs.

## Table of Contents



1. Top 10 Bad CIBIL Loan App List in India
2. 7 Days Loan App for Low CIBIL Score
3. Features of Loan Apps for Bad CIBIL Score
4. How to Choose the Best Loan App with Bad CIBIL
5. Tips to Improve CIBIL Score
  - 5.1. Conclusion
6. FAQs on Bad CIBIL Loan App List

# Top 10 Bad CIBIL Loan App List in India

Loan App Name	Loan Amount Range	Best For	Average Rating (out of 5)
MoneyTap	₹3,000 –	Flexible credit line,	★★★★ (4.2)

Loan App Name	Loan Amount Range	Best For	Average Rating (out of 5)
	₹5,00,000	salaries users	
<b>KreditBee</b>	₹1,000 – ₹2,00,000	Young professionals, quick disbursal	★★★★★ (4.1)
<b>CASH</b>	₹5,000 – ₹4,00,000	Salaried employees with low CIBIL	★★★★★ (4.0)
<b>Stash Fin</b>	₹1,000 – ₹5,00,000	Prepaid card + loan facility	★★★★★ (4.2)
<b>Nira</b>	Up to ₹1,00,000	Small personal loans, low documents	★★★★★ (3.9)
<b>SmartCoin</b>	₹1,000 – ₹70,000	Self-employed, microloans	★★★★★ (3.8)

Loan App Name	Loan Amount Range	Best For	Average Rating (out of 5)
PaySense	₹5,000 – ₹5,00,000	Easy EMI plans, long tenure options	★★★★★ (4.3)
Dhani	Up to ₹5,00,000	Instant credit + card benefits	★★★★★ (3.7)
mPocket	₹500 – ₹20,000	Students & freshers	★★★★★ (4.1)
RupeRedee	₹1,000 – ₹25,000	Short-term loans, low CIBIL borrowers	★★★★★ (3.6)

## 7 Days Loan App for Low CIBIL Score

Sometimes, people only need money for a week-long emergency. A few loan apps offer [7 days loan app](#) options for low CIBIL score borrowers:

- **SmartCoin** – Disburses microloans with flexible tenure starting from 7 days.
- **mPokket** – Quick loans for students and professionals, repayment within a week possible.
- **CASHe** – Allows borrowers to customize repayment period as short as 7–15 days.
- **Nira** – Small-ticket loans available with 7-day repayment.

These short-duration loans come with higher interest rates but can be lifesavers in urgent situations.

## Features of Loan Apps for Bad CIBIL Score

- **Instant Approval:** Quick eligibility check and loan disbursement within minutes.
- **Minimal Documentation:** Only Aadhaar, PAN, and bank statements needed.
- **No Collateral Required:** 100% unsecured personal loans.
- **Flexible Repayment Options:** Ranges from 7 days to 60 months.

- **Accessible for All:** Even those with bad CIBIL or no credit history.

## How to Choose the Best Loan App with Bad CIBIL

- Check if the app is **RBI-approved**.
- Read user reviews on **Google Play Store/App Store**.
- Compare **interest rates** and repayment flexibility.
- Avoid unregistered or **fake loan apps** that misuse data.
- Start with a **small loan** to test reliability.

## Tips to Improve CIBIL Score

If you are relying on **bad CIBIL loan apps**, also work on improving your credit score:

1. Repay EMIs and credit card bills on time.
2. Avoid multiple loan applications at once.
3. Maintain low credit utilization (below 30%).
4. Keep old credit accounts active.

5. Regularly check your CIBIL report for errors.

*Also Read this blog in Details: [Top 10 tips to improve your Cibil Score](#)*

## Conclusion

The **bad CIBIL loan app list** provides struggling borrowers with financial support during emergencies. While apps like **MoneyTap, CASHe, and SmartCoin** make loans accessible, borrowers should carefully evaluate interest rates, safety, and repayment ability before borrowing.

Short-term options like the 7 days loan app are helpful, but they should be used wisely to avoid debt traps.

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## FAQs on Bad CIBIL Loan App List

- ▶ [Can I get a loan with a CIBIL score of 500?](#)

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- ▶ [What is the best bad CIBIL loan app list in India?](#)

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- ▶ [Do 7 days loan apps really exist in India?](#)

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- ▶ [Are these loan apps safe to use?](#)

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- ▶ [Can a loan app help improve my CIBIL score?](#)

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### Disclaimer

This blog is for information purposes only. The mentioned bad CIBIL loan app list in India is based on general market research and available information. Loan eligibility, interest rates, and terms may vary depending on the lender's policies. Always verify whether the app is RBI-registered and carefully read all terms and conditions before applying. The blog does not promote or endorse any particular app or financial product. Borrow responsibly and seek professional advice if needed.

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 Last updated on September 17, 2025



## admin

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